

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Tunisia N Byrd
Eric C Byrd
Debtor(s)

Case No. 16-02927

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/30/2016.
- 2) The plan was confirmed on 03/18/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/09/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/29/2016, 11/10/2017.
- 5) The case was dismissed on 12/22/2017.
- 6) Number of months from filing to last payment: 21.
- 7) Number of months case was pending: 25.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$30,077.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$9,139.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$9,139.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$457.81
Other	\$20.00

TOTAL EXPENSES OF ADMINISTRATION: \$477.81

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CANALS & TRAILS CU	Secured	100.00	100.00	100.00	60.32	0.00
CANALS & TRAILS CU	Unsecured	NA	3,000.29	3,000.29	0.00	0.00
FRIENDLY FINANCE CORP	Unsecured	0.00	10,689.42	10,689.42	0.00	0.00
ILLINOIS DEPT OF EMPLOYMENT SE	Unsecured	NA	2,389.00	2,389.00	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	300.00	NA	NA	0.00	0.00
ILLINOIS TOLLWAY	Unsecured	859.00	5,045.90	5,045.90	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	NA	0.00	0.00	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	NA	727.02	727.02	0.00	0.00
PAYDAY LOAN STORE	Unsecured	500.00	588.64	588.64	0.00	0.00
PORANIA LLC	Unsecured	NA	934.41	934.41	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Secured	26,243.72	26,243.72	26,243.72	6,316.86	2,284.01
PORTFOLIO RECOVERY ASSOC	Unsecured	914.00	913.56	913.56	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	536.00	535.51	535.51	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	430.00	429.76	429.76	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	750.00	750.29	750.29	0.00	0.00
CB OF THE HUDSON VALLE/COMCA	Unsecured	846.00	NA	NA	0.00	0.00
DSG COLLECT/UNITED SHOCKWAVE	Unsecured	1.00	NA	NA	0.00	0.00
FIFTH THIRD BANK/BK DEPT	Unsecured	1.00	NA	NA	0.00	0.00
FIRST RATE FINANCIAL	Unsecured	1.00	NA	NA	0.00	0.00
GEICO	Unsecured	116.00	NA	NA	0.00	0.00
ALLIED COLLECTION/SOLOMAN FIN	Unsecured	372.00	NA	NA	0.00	0.00
ARNOLD SCOTT HARRIS	Unsecured	3,000.00	NA	NA	0.00	0.00
ATG CREDIT/NAPERVILLE RADIOLO	Unsecured	123.00	NA	NA	0.00	0.00
SCOTTS LAWN SERVICE	Unsecured	1.00	NA	NA	0.00	0.00
STELLAR REC/FIFTH THRID BANK	Unsecured	934.00	NA	NA	0.00	0.00
TCF NATIONAL BANK	Unsecured	1.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
UNIVERSITY OF ILLINOIS	Unsecured	1.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	1,128.00	NA	NA	0.00	0.00
MED BUSI BUR/DUPAGE VALLEY AN	Unsecured	137.00	NA	NA	0.00	0.00
MERCHANTS CREDIT/EDWARD HOS	Unsecured	3,350.00	NA	NA	0.00	0.00
MERCHANTS CREDIT/DUPAGE MEDI	Unsecured	1,676.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT AND CO/DUPA	Unsecured	202.00	NA	NA	0.00	0.00
PLAINFIELD DISTRICT 202	Unsecured	41,486.30	NA	NA	0.00	0.00
VILLAGE OF ROMEOVILLE	Unsecured	NA	106.79	106.79	0.00	0.00
WOODFOREST NATIONAL BANK	Unsecured	1.00	755.56	755.56	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$26,243.72	\$6,316.86	\$2,284.01
All Other Secured	\$100.00	\$60.32	\$0.00
TOTAL SECURED:	\$26,343.72	\$6,377.18	\$2,284.01
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$26,866.15	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$477.81</u>
Disbursements to Creditors	<u>\$8,661.19</u>
TOTAL DISBURSEMENTS :	<u>\$9,139.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/26/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.